

# SUMMARY OF 2004 CLARK COUNTY EMPLOYEE BENEFITS PROGRAM

The following is a summary of benefits available to full time employees of Clark County.

- **Health Insurance – Medical and Prescription**

Employees wanting health and prescription insurance may choose between two United Healthcare plans - UHC 209 and UHC 239. In 2004 Clark County will contribute to premiums for both plans in the amount of: \$3,431.76 per year for employee only coverage, \$7,275.00 per year for employee plus one family member, and \$10,812.96 for employee plus two or more family members. Employees selecting the UHC 209 zero contribution plan will not pay any share of the UHC premium for the plan but will incur some cost sharing at point of service that is higher than the cost sharing in the UHC 239 plan. Employees selecting the UHC 239 High Benefit plan will pay a portion of the UHC premium on a pre-tax basis through payroll deduction. The employee contribution rates for 2004 are \$7.39 per pay for employee only coverage; \$15.68 per pay for employee plus one dependant; and \$23.31 per pay for employee plus two or more family members. Before selecting your plan, be sure to review the detailed plan summaries included in your new hire packet and review the insurance video. Details on UHC provider network are available online at [www.uhc.com](http://www.uhc.com)

- **Dental Insurance**

Single or family plan dental insurance is offered for employees. The County pays for 80% of a single plan; the employee's share is paid on a pre-tax basis through payroll deduction. Employees who choose a family plan pay the difference between the cost of family and single coverage. The amount paid by Clark County in 2004 per employee choosing dental coverage is \$209.56 per year. An employee choosing a single plan will pay \$2.02 per pay period; an employee choosing a family plan will pay \$14.91 per pay period.

- **Life Insurance**

A \$10,000 term life insurance policy and a \$10,000 accidental death and dismemberment policy are fully paid for by the County.

The County also offers an optional supplemental life insurance policy which employees may purchase through payroll deduction. If you are interested in this benefit, please contact our agent Doug Smith at 322-6813.

- **PERS (Public Employees Retirement System)**

Each County employee is a member of the Public Employee Retirement System in lieu of the social security system. Clark County pays 13.55% and the employee pays 8.5% of gross wages. For law enforcement officers the County pays 16.7 % and the employee pays 9%; for state teachers the County pays 14% and the employee pays 9.3%. Pre-tax payroll deductions are available for employees who have prior service or military service that they want to buy-back. Details on PERS benefits can be found online at [www.opers.org](http://www.opers.org)

- **Credit Union**

Payroll deduction for the DP&L Employees Federal Credit Union is available on a voluntary basis to all employees. The credit union offers checking and savings accounts, a variety of loan programs, a low interest credit card, an ATM at the County Offices/Municipal Courts Building, and a full service branch located at 2231 Olympic Dr., Springfield, Ohio 45503. Call 390-1396 or see the website at [www.dplepfcu.org](http://www.dplepfcu.org) for more information.

- **EAP (Employee Assistance Programs)**

An EAP program is provided by telephone through United Health Care by calling 1-877-365-7950. This United Health Care Call-24 line is staffed with counselors and also offers a financial and legal counseling service.

In addition, the County provides a confidential Employee Assistance Program through SOURCE ONE at 444 W. Harding Rd. Springfield, Ohio, for employees and their family members to assist with family or personal counseling at no charge to the employee or family members for up to 10 counseling sessions. Call 390-3865 for details or to set-up an appointment.

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- **Deferred Compensation Program**

Two pre-tax deferred compensation programs are provided for Clark County employees, the County Commissioners' Association of Ohio (CCAO) program and the Ohio Deferred Compensation program. Both provide pre-tax savings programs. Employees may participate in either or both programs on a voluntary, payroll deduction basis. The deferred compensation plans offer a variety of investment options on a pre-tax basis. Further information is available on the CCAO Deferred Program by calling 1-800-284-0444 or on the website at [www.gwrs.com](http://www.gwrs.com) Further information is available on the Ohio Deferred Program by calling 1-877-644-6457 or on the website at [www.ohio457.org](http://www.ohio457.org)

- **Disability and Vision Insurance**

Both disability and vision insurance programs are offered to employees through voluntary payroll deduction. Vision Plus insurance provides coverage for vision exams, glasses and contacts and is available to employees at a rate of \$2.59 per pay for employee only coverage and \$6.68 for family coverage. Call Doug Smith at 322-6813 for more information or to sign up.

- **YMCA Membership**

County employees and family members are eligible for reduced price YMCA Membership at the Springfield YMCA and the Tecumseh YMCA.

- **Holidays**

The County provides ten paid holidays:

New Year's Day	Labor Day
Martin Luther King Day	Columbus Day
President's Day	Veteran's Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

- **Personal Leave**

The County provides up to four personal days:

1. Day after Thanksgiving
2. Conversion of up to 3 days of sick leave to annual personal leave

- **Vacation Leave**

Full time employees accrue vacation leave according to their years of service:

1. Less than 1 year	0 hours
2. 1 year but less than 8	80 hours
3. 8 years but less than 15	120 hours
4. 15 years but less than 25	160 hours
5. 25 years or more	200 hours

- **Sick Leave**

Full time employees accrue sick leave at a rate of 4.6 hours for each 80 hours worked. Sick leave earnings are pro-rated for part-time employees.

- **Tuition Reimbursement**

Subject to departmental procedures and budget availability, employees may request tuition reimbursement for education related to their work.

- **Other Leaves**

Military, Family Medical Leave, and leave without pay may be granted if needed and if approved by the appointing authority.

**NOTE: The above is a general summary only and it subject to change based on the various appointing authority, policies and collective bargaining procedures.**

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